

Hunger News & Hope

... a Seeds of Hope publication

Hunger Hits Home

Can We End Childhood Hunger in the US by 2015?

Shortly before press time, the Food Network aired the premiere of a documentary that introduced viewers to the Share Our Strength "No Kid Hungry" campaign. The goal of this campaign is to end childhood hunger in the US by the year 2015.

The documentary, *Hunger Hits Home*, is narrated by award-winning actor Jeff Bridges, who has been the national spokesperson for the No Kid Hungry campaign. *Hunger Hits Home* tells the stories of some of the 16 million American children who are at risk for food insecurity, and how that affects their lives.

The film introduces us to a single father with his son in Plano, TX. The father has been unemployed for a while, and they are finding it difficult to obtain enough food. Help comes for them at a food pantry, where they are allowed to choose their food and to do so without anyone seeing them, except for the pantry volunteer who walks them through the process.

On the East Coast, a mother worries that her children will suffer from diabetes or obesity because the only food she can afford to buy is not nutritious. She finds a Community-Supported Agriculture (CSA) project where she can buy affordable, nutritious produce.

Another story takes place in an elementary school in South Central Los Angeles, where children often come to school with no breakfast, and they come too late to participate in the school's breakfast program. So the principle and a teacher have taken leadership in delivering the food to children in their classrooms. School officials and dieticians comment on the impact that proper nutrition has made on the children's behavior and ability to learn.

Among the people interviewed during this compelling documentary are Billy Shore, the longtime director of Share Our Strength; Governor Martin O'Malley of Maryland, who helped implement the "No Kid Hungry Maryland" program in his state; and Governor Bob McDonnell of Virginia, the first Republican governor to sign onto the No Kid Hungry campaign. House Representative Jim McGovern (D-MA)



House Representative Jim McGovern (D-MA)

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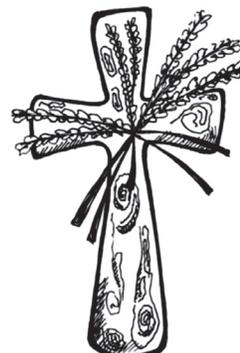
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Joplin Holds Hunger Walk in Spite of Tornado Damage

by Michelle Rava

Eileen Nichols, of Webb City, MO, was a youth leader at her church when she was asked to be their contact person for the first CROP Walk (now called "CROP Hunger Walk") in her community, 17 years ago. Since Nichols comes from a family with a strong background in serving the community, it is no great surprise that she somehow ended up co-chairing the event with a member of Peace Lutheran Church.

In the years since, Nichols has continued to be a key player in planning and executing the event, which has become something the community looks forward to every year.

CROP stands for "Communities Responding to Overcome Poverty." These walks take place annually, all over the US. As an initiative of Church World Service, CROP Hunger Walks raise awareness of relief and development needs.

At the same time, the walks raise funds to assist people in impoverished areas, refugee camps and disaster areas—like New Orleans, in the wake of Hurricane Katrina, and Haiti, after the 2010 earthquakes.

At each Hunger Walk, 25 percent of funds raised benefit local organizations. Participating organizations and individuals collect donations leading up to the day of the walk, when all of the money is gathered to combat hunger at home and around the world.

Over the last four years, CROP Hunger Walks have raised \$294 million to end poverty and hunger.

On September 25, 2011, the residents of Joplin, MO, came together for the 18th annual CROP Hunger Walk held in their community.

The only difference was that this year, the need for support was felt much closer to home. Just months before the walk, the Joplin area was devastated by the 7th deadliest tornado in US history. The storm left 25 percent of the city destroyed and led to 160 fatalities.

"We Christians are commanded to feed the hungry and care for those in need.... The need here was great, but the need elsewhere was just as great, if not more so," Nichols said.

Instead of allowing the disaster to be a reason to cancel or postpone the walk, residents saw the tornado as a reminder of why the walk is important in the first place.

"It brought home, literally, to us the importance of the global community responding to those in need. We saw help

On September 25, 2011, the residents of Joplin, MO, came together for the 18th annual CROP Hunger Walk held in their community. The only difference was that this year, the need for support was felt much closer to home.

pour into the Joplin area from around the world. Thousands of volunteers came, mainly from the US, but also from all parts of the world," Nichols said.

Below: Residents of Joplin, MO, participate in a CROP Hunger Walk to raise funds for their community and the global efforts of Church World Service.



Although Joplin's CROP Hunger Walk this year was slightly behind previous years in terms of funds raised, participation in the wake of the tornado was more meaningful because it came not from a time of abundance, but a time of hardship. One church gave well beyond what most people would expect of them. The congregation of Peace Lutheran Church (PLC) lost its building in the storm, but managed to top their donation from last year.

"We lost our church building; we didn't lose our church," Mary Schultz, PLC's CROP contact, said. "Just because you're down, you've got an obstacle in front of you, it doesn't mean you stop. It is the Christian way of life; this is what we believe. So we just continue to do what we should do."

Peace Lutheran is still in the process of rebuilding; the congregation has been sharing facilities with another church. No matter where or when they have a building again, Schultz said that the members are

Offering of Letters Campaign Calls for Circle of Protection around the Poor

Once again, Bread for the World (Bread) is organizing an annual Offering of Letters (OL), in which congregations and groups encourage members to write letters to their members of Congress about crucial legislation that affects hungry people. Bread has initiated these important letter-writing campaigns for more than 30 years, with powerful impacts on how US senators and representatives respond to the realities of poverty.

In recent years, these campaigns have included emails. The theme for this year's offering is "Expanding the Circle of Protection," urging Congress and the Obama administration to form a circle of protection around programs that help poor and hungry people. The theme encompasses four mini-campaigns: (1) domestic nutrition (how people are eating in the US), (2) poverty-focused foreign assistance, (3) tax credits for low-income families in the US, and (4) international food aid programs.

Many of the federal programs designed to help poor and hungry people are at dire risk of being gutted in fierce, partisan federal-budget debates that have become familiar to the US public in the past few years. The four mini-campaigns address specific legislative topics that have or will come before Congress in 2012: nutrition, poverty-focused development assistance, tax policy, and food aid.

The Bread website contains a number of useful resources for all of these topics. The Offering of Letters site (www.bread.org/ol/2012) includes engaging videos, information about the various mini-campaigns and instructions for writing letters to US leaders.

In this age of information, it is easier than ever to advocate for people in our society and around the globe who are often left out, or even vilified, in the public arena. Just before press time, the US House of Representatives passed a budget proposal for 2013 that slashes social-safety-net programs and threatens to dismantle the Medicare program.

Senate Republications, however, seem to be strongly at odds with their House counterparts, criticizing the drastic cuts in programs like SNAP (formerly the Food Stamp Program) and WIC (a crucial nutrition program for women and children that has proven to save \$5 in the long-run for every dollar it spends), and holding to an agreement on spending levels from August 2011.

Lines are being drawn between, on the one side, Senators of both political parties and the

Obama administration, and, on the other side, the House of Representatives. As the debate in Washington heats up this summer and threatens to gridlock the government, it is crucial that people of faith speak out for hungry brothers and sisters.

Senator Paul Simon, the brother of Bread for the World founder Art Simon, once wrote that writing one letter to one's members of Congress was almost guaranteed to save a life.

—by Katie Cook. Sources: *Bread for the World, Fox News, Reuters.* For more information about the Offering of Letters, go to www.bread.org, call 800-82-BREAD, find Bread on Facebook ([facebook.com/BreadfortheWorld](https://www.facebook.com/BreadfortheWorld)), or follow its activities on Twitter ([twitter@bread4theworld](https://twitter.com/bread4theworld)).



Joplin, *continued*

committed to being part of the community and modeling what it looks like to do the right thing.

The CROP Hunger Walk brings people together from different denominations and even religions. Most of the participants come from local Christian schools and churches, but members of a local synagogue have gotten involved, too. There aren't many other opportunities for congregations to work together this way; the walk has brought people together to serve and fostered friendships and appreciation between various faith communities.

This year, Church World Service allowed 50 percent of the funds raised in Joplin to go toward local organizations. "We hope that it makes a difference in the world. We know that it makes a difference in our local charities," Shultz said.

The walk benefited Crosslines, a food and clothing pantry; the Salvation Army; Lafayette House, a domestic violence shelter; and the Children's Haven, a home for children whose parents are temporarily unable to care for them.

—Michelle Rava, a recent graduate from the Baylor University Department of Journalism, Public Relations and New Media, is a freelance writer in Lafayette, Louisiana.

Predatory Lending: Preying on the American Dream

by Crystal Goolsby

The Great US Mortgage Scam

Most newlyweds envision someday having 2.5 children playing baseball in the yard of a perfectly symmetrical, meticulously maintained, two-story house surrounded by a white picket fence. Americans dream of owning a slab of American soil, no matter how big or small it may be.

At the beginning of the 21st century, many couples realized this dream, including many young couples, with small incomes, who thought that to be a distant dream. They received mortgages with low interest rates and a pay-off date that felt light-years away. Happy homes were made and the economy was cycling healthily.

A few years later, these happy dreams died quick and painful deaths. More foreclosure signs rose as the economy tumbled further. Families with new babies and young children moved back in with parents and grandparents. The American Dream, for many couples, became, once again, just a dream.

It turns out those blissful newlyweds who purchased homes they believed were beyond their reach were correct all along. They had fallen into the hands of convincing predatory lenders who convinced them that their dream home was only a signature away.

This plot began to come into the light with the 2008 crumbling of the giant savings bank/holding company Washington Mutual (known as WaMu).

These lenders, particularly employees of WaMu, used extremely aggressive techniques. They convinced people their

mortgage payments were affordable and presented them with adjustable-rate mortgages (ARMs). The rates started low—even as low as one percent—but they could be adjusted by the company at any time to create a higher payment with an interest rate far above that of a loan with a fixed-rate mortgage.

Many families were shocked when their mortgage bills for the second month in their homes did not mirror the first month's bill. They had neglected to read the magnifying-glass fine print, and in doing so had fallen into a trap that was set to bury them alive, financially speaking. While the first month's payment would fit perfectly within their budget, the proceeding months' payments skyrocketed when the mortgage interest rates were raised.

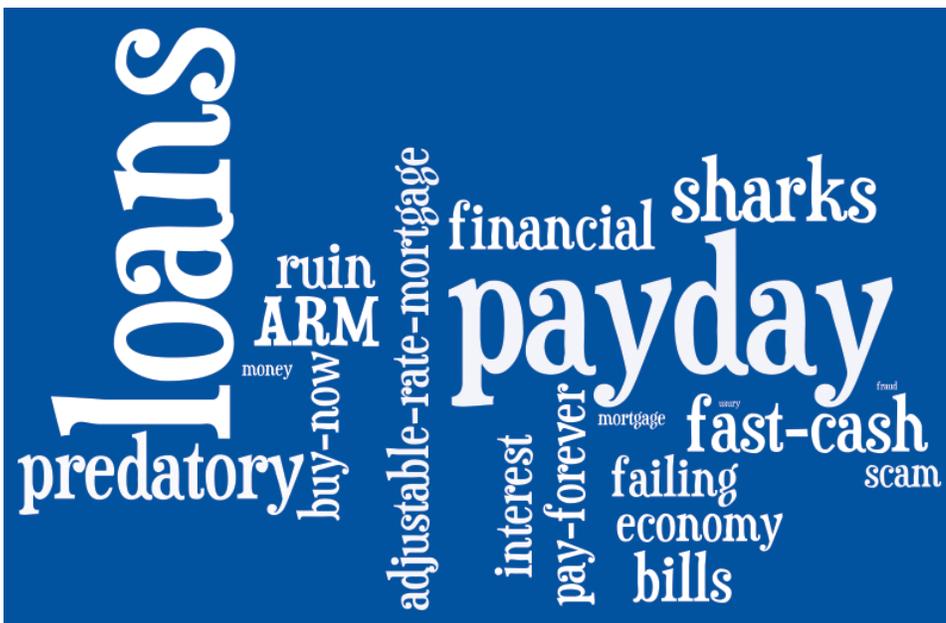
The loans did offer the option of continuing to make the low payments, but that payment did not include the interest on the loan. Once the customer was already in the hole, WaMu began to send them a bill with a higher payment, which could be double or triple what their first payments were.

While most companies offered some variety of ARMs, they did not all publicize those kinds of mortgage rates and, nor did they make them their main facet of business. Countrywide, IndyMac and Wachovia were also in the predatory mortgage lending game, and also crashed because of it, but Washington Mutual was the company with which it is most associated.

WaMu pushed the ARMs as the primary option for their mortgages, basing the majority of their income and profits on those kinds of loans. When they began to collapse in 2007, these secretive and ruthless techniques were revealed by the customers who had fallen into their clutches.

These lenders targeted the lowest-income areas of cities, particularly those with high minority populations. Some couples were even told they were going to receive 30-year, fixed-rate mortgages, but were given ARM mortgages when the time came to sign the papers.

Other people just were not financially savvy and did not realize the full ramifications of the ARMs. They wanted to believe something that was so enticing. When you add to these practices a failing economy and increasing job loss, the widespread use of ARMs created a perfect recipe for financial ruin.



PayDay Loans

As more people faced the harsh realities of a rocky economy, many of them losing jobs and receiving continually higher mortgage payments, they became victims of another financial death-trap in the predatory lending market—the payday loan. As people became buried in debt and took lower-paying jobs to retain some level of income, they became more and more desperate for a quick, easy solution.

Payday loans seemed like the perfect answer—they would receive their weekly or monthly pay ahead of time, and return it to the lender when their actual paychecks came through. These lenders preyed on people who saw no other way out of their financial holes.

The people did not realize that the loans came with high interest rates—sometimes as much as 200 percent, or even higher—along with application fees, loan servicing fees and fees for every week the loan was not repaid in full.

These loans created a vicious cycle, with people going more into debt and taking out more payday loans as their previous payday loans pushed them further behind on all of their payments.

Military personnel comprised one of the biggest groups of payday loan victims. They were mobile, and people who enlisted were often young adults and young families, who didn't have established careers.

Predatory lenders took advantage of the fact that young military people were often far away from anyone who could assist them when they got into a financial bind. The lenders purposefully built locations near military bases because they knew these people were not usually paid sufficiently to pay for all of the necessities of their lives.

Perhaps one of the scariest aspects of both payday lending and ARM mortgages—or any predatory lending—is that the lenders knew all too well the mess they were creating for their customers. The executives of WaMu pushed these techniques in 2003 as a reformed business model, and they gave higher commissions to employees who approved mortgages with ARMs.

Many government bodies have begun to take a stand against these manipulative techniques. Bank regulators are pushing regulations that limit interest rates on mortgages. The US Congress passed a law limiting the interest rate a military family can be charged on a loan.

The Federal Reserve Board is also trying to create legislation that would regulate a lender's ability to offer an ARM, and would also require more in-depth explanations of the ARM to be offered to customers before they chose the option, eliminating the possibility of a lender taking advantage of ignorance.

With more loan regulation on the horizon and an economy that is beginning to improve, perhaps some victims of economic difficulty and predatory lending can soon begin to reclaim a sense of stability in their lives. Though the picture of the American Dream may still be a long way off, they can begin to rebuild a road to it,

albeit on more solid ground than with an ARM or a payday loan. Perhaps the most important lessons they learned were to make decisions carefully, always read the fine print, and be able to spot a wolf in sheep's clothing when they see one. And maybe financial institutions can someday learn these principles as well.

Many families were shocked when their mortgage bills for the second month in their homes did not mirror the first month's bill. They had neglected to read the magnifying-glass fine print, and in doing so had fallen into a trap that was set to bury them alive, financially speaking.

—Crystal Goolsby is a freelance writer living in Austin, TX and a former Seeds of Hope intern. Sources: Seattle Times: "Part One: Reckless strategies doomed WaMu" (seattletimes.nwsource.com); Seattle Times: "Part Two: WaMu: Hometown Bank Turned Predatory" (seattletimes.nwsource.com); MSNBC News: "Payday Lenders Target Military Families" (www.msnbc.msn.com); New York Times: "U.S. Seeks Curbs on 'Predatory' Lending" (www.nytimes.com).



Enough is Enough:

a book review by Jonathan A. Lindsey

Roger Thurow and Scott Kilman. *Enough: Why the World's Poorest Starve in an Age of Plenty*. New York: Public Affairs, 2009. 302 pp. with index.

Roger Thurow and Scott Kilman each spent several decades as international reporters for the *Wall Street Journal*, both focusing on famine throughout the world. Their 2003 coverage of the Ethiopian famine of that year earned them a nomination for a Pulitzer, and in 2005 they were recognized by the United Nations for their work on humanitarian and development issues.

Thurow forcefully proclaimed that the avowed purpose of *Enough: Why the World's Poorest Starve in an Age of Plenty*, supported by the Chicago Council on World Affairs, is to outrage and to inspire.

Outrage is a product of awareness concerning the impacts of unnecessary famine on the lives of individuals in the countries affected by this scourge. Inspiration is a product of the opportunities to understanding the underlying causes of famine, and it is the source of the courage to take the personal, political, economic and development measures to eliminate the scourge.

Thurow takes the theme of outrage from an 1846 communication of Irish farmers whose petition for help began, "You know but very little of the state of the suffering poor. Are we to resort to outrage?"

With the keen eyes of reporters on the human impact of government policies—or the lack of government policies, or the confusion that exists among governments about their policies—Thurow and Kilman have brought together a history of the impact of the work of Norman Borlaug (the founder of the Green Revolution). Then they review the results on human lives of the continuing presence of famine in a world of plenty.

The writers use the reporter's skills of mixing facts with description, seeing and writing to the heart about a subject that is easily glossed over in the United States and most countries of the Western and/or industrialized world—where in modern supermarkets one can purchase asparagus grown in Peru, beans grown in Kenya and fish from all the oceans of the world, all through the technology of refrigerated air transport. Even Texas oil workers in

Bahrain can get their coveted Blue Bell ice cream!

I am reminded, however, of the issues of famine in Africa, which appears most often to be the cradle of contemporary famines.

Some years ago, a young woman who barely stands five feet tall, slight of build, was working with UNICEF in South Sudan. In one of the villages where she went to take food coordinated through the UN via Kenya, she had the occasion to assist in transporting people to a feeding station. Once she carried in her arms an adult male who was six feet tall.

She said later than she never knew that starving people could be so light.

In another African experience, during which some of my family and I spent the night in a West African village, we were discussing the appearance of the children. Our host reminded us

that these children, in a village of 500 where all of the more than 200 children were in school, were not malnourished. He reminded us that these children had none of the appearance of lack of food—bloating abdomens, bulging eyes or flaccid skin tones.

Thurow's outrage generates for the reader his own sense of anger and frustration with governments that fail to provide sufficient infrastructure for agriculture, so that famine is a result of drought in one section of a country while there is a surplus of farm products in another section of the country.

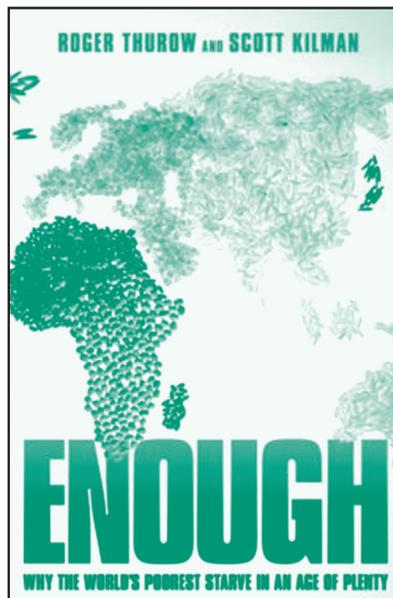
The failure to provide a transportation system within a country, or between countries, seems to be an egregious act

of political selfishness. The introduction of hybrid seeds, meant for corporate agriculture in the West, to farmers on family-assigned plots for subsistence farming, is another example of an act of political selfishness. Further examples are

- lack of irrigation support in dry climates,
 - lack of developed markets that produce fair prices,
 - lack of subsidies to cushion against price drops, and
 - lack of crop insurance for weather disasters,
- all of which are considered basic in Western countries.

Presently, in the US, we use euphemisms to describe the hunger issues that we face. The US has not faced a famine-

Thurow forcefully proclaimed that the avowed purpose of *Enough: Why the World's Poorest Starve in an Age of Plenty*, supported by the Chicago Council on World Affairs, is to outrage and to inspire.



like situation among its citizenry since the days of the “dust bowl” of the 1930s. But there is hunger in abundance in this country. There are reports that 25 percent or more of the US population are nutritionally challenged.

The economics of food production in the US are complex, and here we have all the infrastructures in place to support the movement of agricultural products throughout the country, to support farmers who experience weather disasters, to require that a percentage of the corn crop annually be converted to ethanol, and to provide other kinds of supports to the impoverished and those who are agriculturally productive.

However, I am reminded of the nun who, after more than 30 years in a convent, was teaching elementary school in an economically deprived area of a mid-western city. She remarked after a visit to a supermarket that she would never again refer to the need for grapefruit at breakfast. She had had no idea what grapefruit cost!

Like her, with a 24-hour-a-day, seven-days-a-week news cycle, we who live in plenty respond to the pictures of natural disasters and send aid. We see pictures of bloated bellies and bulging eyes in brown-skinned children and we send aid. We hear of famine in far flung places, and we send aid. But that aid is a response to an immediate need. Seldom is it a response that provides infrastructure amelioration so that, with indigenous energy, the roots of famine are removed.

Thurow and Kilman begin their narrative with the story of an Ethiopian farmer who has brought his 27-pound five-year-old to a feeding station, the child lethargic and near death from starvation.

They end the narrative with a story about the same farmer and the same child, with the child having generally recovered from the impact of the famine. But, when asked if things are better the farmer replies, “We are doing better than when I last saw you. But not much better....We don’t ever want to be so hungry again. Everything is in the hands of God. And you.”

Outrage. Yes, Thurow and Kilman achieve their purpose.

Inspiration. Yes. Thurow and Kilman achieve their purpose.

Solutions? Quit preaching and start meddling.

—Jon Lindsey was a retired university administrator and church-history professor, who became a regular book reviewer for *Seeds*

of *Hope* after his retirement. Because of his scholarship and intelligence, his writings were much more than reviews. He wrote this one not long before his death in April 2012. The young UNICEF worker he mentions above is his daughter, Julianna, who worked in Sudan for a number of years. The travel to West Africa was one of his visits with his wife, Annette, to Ghana, where his son-in-law, Donald Teitelbaum, is the US Ambassador.

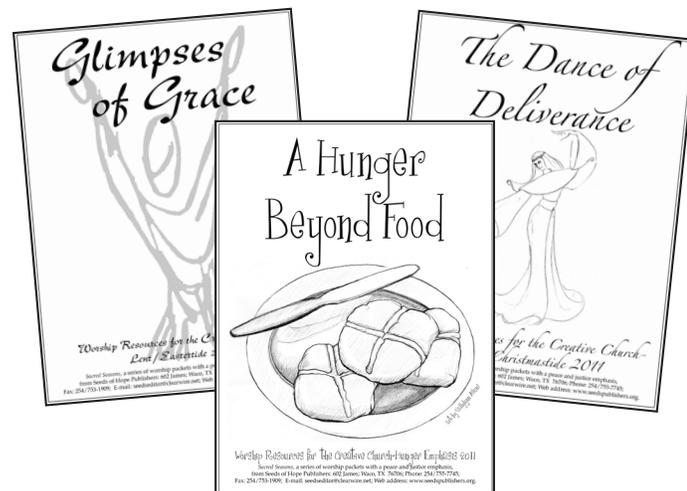
Hunger Hits Home, *continued from page 1*

endorses the program, and urges viewers to join the hundreds of thousands of people who have signed the No Kid Hungry pledge. “Let me remind you that your Congresspeople work for you,” he says. “Call your Congress members and make it clear that, if they are not going to support programs that end hunger in America, you’re not going to be there to support them for re-election.”

Hunger Hits Home is available for viewing on the Food Network website, on Hulu and on YouTube. For more information about the campaign, go to nokidhungry.org. We have three years to accomplish this.

—Katie Cook

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Sacred Seasons offers creative worship tools to help raise awareness of hunger and justice issues. A year’s subscription of \$100 includes Advent and Lent packets, plus our most popular resource, the fall Hunger Emphasis packet. To order, call 254-755-7745, email seedseditor@clearwire.net, or write to Seeds Publishers at 602 James Ave., Waco, TX 76706. Single packets are US\$30. (Non-US subscriptions are \$115; individual packets are \$40.) To see back issues of *Sacred Seasons*, go to www.seedspublishers.org.



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Statement of Purpose

Seeds of Hope is a private, independent group of believers responding to a common burden for the poor and hungry of God's world, and acting on the strong belief that biblical mandates to feed the poor were not intended to be

quotes, poems, & pithy sayings

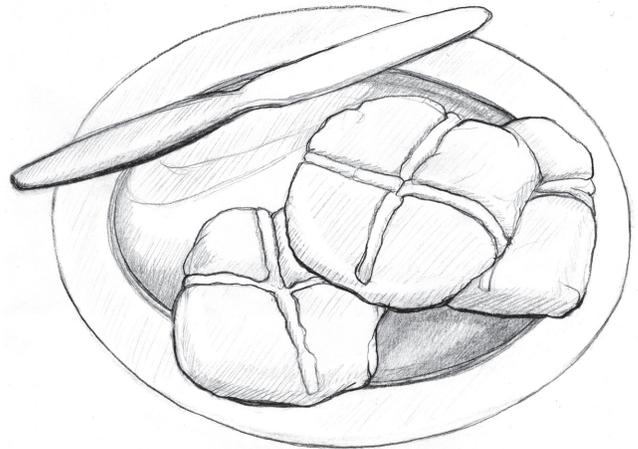
The impulse to share food is basic and ancient, and it's no wonder the old stories teach that what you give to a stranger, you give to God.
 —Sara Miles, *Take This Bread*

God will not force us to do good. We must choose to do good.
 —Mother Teresa of Calcutta

The struggle against hunger is not fought in one cataclysmic battle. There is no "magic bullet" and no hunger monster to slay. Pushing back hunger is more like reclaiming the sea. Just as dikes, pumps and time draw new boundaries between saltwater and farmland, hunger is defeated by a well here, a health clinic there, an agricultural cooperative, a new piece of legislation, a soup kitchen down the block. Like the dikes, all can be lost quickly when we forget simple, recurring, unglamorous tasks. There's a lot of useful work to be done...
 —Gary Gunderson

What we would like to do is change the world—make it a little simpler for people to feed, clothe and shelter themselves as God intended them to do. And by fighting for better conditions, by crying out unceasingly for the rights of the workers, of the poor, of the destitute, we can to a certain extent change the world. We can throw our pebble in the pond and be confident that its ever-widening circle will reach around the world.
 —Dorothy Day

Every social institution which teaches human beings to cringe to those above and step on those below must be replaced by institutions which teach people to look each other straight in the face.
 —Margaret Mead



art by Sallylynn Askins

optional. The group intends to seek out people of faith who feel called to care for the poor; and to affirm, enable and empower a variety of responses to the problems of poverty.

Editorial Address

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Seeds of Hope also produces *Sacred Seasons*, a series of worship materials for the liturgical year—with an economic justice attitude. These include litanies, sermons, children's and youth activities, bulletin art and drama.

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